

**CalPERS Health Benefits Program:
BENEFIT CHANGES INCLUDED IN 2004 FINAL RATES**

<i>Benefit Change</i>	<i>Blue Shield</i>	<i>Kaiser</i>	<i>WHA</i>	<i>PERS Choice</i>	<i>PERSCare</i>
Emergency Room copay for Basic (waived if admitted)	\$25 to \$50	\$35 to \$50	Remains \$50		
Emergency Room copay for Medicare (waived if admitted)	\$0 to \$50	\$0 to \$50	Remains \$50	Remains \$0	
Non-formulary drugs copay for Basic & Medicare – retail/mail (\$1,000 out-of-pocket maximum applies to mail order drugs.)	\$30/\$45 to \$45/\$75*	Remains \$5 generic & \$15 brand**	\$30/\$45 to \$45/\$75*		

* If medical necessity is approved, the copayment will be at the current non-formulary copay: \$30/retail and \$45/mail.

** Kaiser has no non-formulary tier for prescription drugs.